

# Stewardship: Resources and Responsibility

Walter R. L. Scragg

## Introduction

**W**hen your eyes scan the endless distances of a Dakota wheat farm, or you try to count the sardines in an Azores shoal, you could well decide that the resources of the planet are not only limitless but actually increasing.

While the people of Burkina Faso average far less than one hundred dollars a year, wealth beyond imagination fills the towers of Manhattan and the apartments of London and Tokyo. The Wall Street culture that demands millionaire status of twenty-five-year-olds mocks the paisa of an Indian peasant, shiny from being pocketed and hoarded.

Where should Christians place their resource priorities? Are money resources more important than intellectual resources? Should the Christian spend more effort and means cleaning up oil slicks, or converting Muslims? Is giving glory to the character and reputation of God through our lives more important than giving grain to starving Somalis? And who should do the giving and the going? How will it be organized, shared, effected?

Certainly a modern advanced society has some new challenges not known in Ellen White's day, let alone the Bible's. How will the Christian relate instruction addressed to a largely rural culture to the modern high tech society?

In all this the church may well struggle to make its voice heard. Yet the Christian dare not pass by Scripture which not only demands that we share, and account for all the multiple resources God has provided, but at times becomes quite specific in how we go about it.

## The Resources God Has Given

Our lives—body, mind, and spirit—are God’s gift. In Jesus Christ He has both made us and bought us (1 Cor 6:20). Time is the stuff of life, and that too is a God-given resource. God has delegated to the human race dominion over all life forms, animal and plant (Gen 1:26). Genesis has a wide view of resources (Gen 1:29-30).<sup>1</sup> Dominion is never ownership, but always stewardship.<sup>2</sup>

As God is self-aware, so are we. As God has character and reputation, so do we. The stewardship of resources may reflect images of the Divine Creator.<sup>3</sup> The stewardship of character and reputation is a specific responsibility of the Christian (Phil 3:17-4:1).

Intelligence, rationality, knowledge transmission, the knowing of cause and effect—these come to us from Eden. In Eden itself the acquiring of knowledge and its appropriate use became the critical test of loyalty to God.

Adam and Eve, the caretakers of God’s creation, knew the creatures over which they had dominion. Their naming implied knowledge of them (Gen 2:19-20). The modern penchant for research and scientific method echos the first intelligent response of mankind to the care entrusted.

Eden was mankind’s first wealth. Within Eden lived the animals and grew the plants over which Adam and Eve ruled. They were rich beyond our wildest dreams. They had beneath their feet wealth that they would someday need, but of which they as yet knew little or nothing.<sup>4</sup>

Wealth, in whatever form, represents an accumulating, for personal disposal, of the resources that God has placed on the globe or within the life it sustains.

God delegated the appropriate powers and authorities to carry out stewardship. These, too, are a resource demanding our stewardship. What God is for the whole creation in ruling, sustaining, and caring, humanity was to be for this earth (Gen 1:26). The Christian views stewardship as a primary area in which the image of God may be effected through relationship to the world, other individuals, and the use of all resources.

---

1 All scripture quotations are from the NEB unless otherwise noted.

2 Ellen G. White, *Patriarchs and Prophets* (Mountain View, CA, 1890), 45.

3 *Ibid.*, 49.

4 *Ibid.*, 90, 108.

## God's Stewardship

The Bible projects a view of God as the wise and careful steward of His character, His powers, and His creation. God carefully guards His character and reputation (Lev 19:2). Through His actions He displays His love and asks of His creation to respond in love to Him and the neighbor (1 John 4:10, 11, 19). "God is totally, undividedly devoted to man; he is faithful to his covenant; he is totally given to those he loves."<sup>5</sup>

Jesus accepted responsibility for making the gift of eternal life ours. He opened the inexhaustible treasury of God's grace (Eph 2:7). He showed what it cost to bring salvation to a needy world. Sacrificial stewardship has its roots in His example.

The Holy Spirit releases His gifts (1 Cor 12:12-13.) and offers His fruit (Gal 5:22-25) within the context of the community of faith, that is, the church. The Spirit is the common possession of all Christians.

Through the Spirit, resources match responsibility.

Through the Spirit, the gifts enable the church.

Through the Spirit, the world glimpses the character of God in His children.

God's loving stewardship creates the ambience within which the Christian exercises stewardship. At the heart of Christian stewardship is the response of love. We cherish His name and cause and devote ourselves to Him. God's graciousness shows in the way He takes us seriously. For this reason the Christian always takes God seriously.

Our lives give glory to Him through modeling His actions. The whole creation of God achieves its future through God sanctifying the lives of His children (Rom 8:18-23). Our stewardship of the gift of eternal life has cosmic implications.

All resources originate with Creation. We have no right to them by birth, achievement, accumulation, skill, or education. Just as God holds Himself accountable to His creation for His own actions, so He holds us accountable to Himself and to others. God is a planning, purposeful being. He asks considered, systematic use of resources for the benefit of His cause, the community, future generations, and the world itself.

God reserves something for Himself in the realm where people make their living. He reserved the tree in Eden. He reserved the Sabbath. He reserves the tithe.

---

<sup>5</sup> Eduard Schweizer, *The Good News According to Matthew* (London, 1976), 135.

## God Uses Us as Stewards

### Christian Stewardship Defined

Christian stewardship is the use of all resources over which God has delegated authority in a manner that reflects the divine character and purpose and in accord with principles and procedures established in the inspired word. Stewardship calls us to the responsibility and accountability that every person has to God. Character and person, spiritual and material resources, powers and authorities, comprise the scope of stewardship.

Christian stewardship acts in a responsible and caring way toward brothers and sisters in the faith, the nonbelieving and even enemies of faith. It acts in a caring and responsible way toward the physical resources of the world. Stewardship also delegates control over and use of resources to the church, the community of faith, through which God maintains His truth, offers the message of saving grace, and fulfills the mission He has entrusted to it. Stewardship responds to the urgency of the gospel message in a world given over to selfishness and the arrogant use of power. The approaching end calls for faithfulness as stewards and urgency in responding to the responsibilities God has entrusted to us.

God operates within the laws that control the universe and human action. He does not use the laws of the natural world to play favorites (Matt 5:44-48). Acting within the covenant, God works in our favor. Covenant stewardship acts in favor of the neighbor, not to personal advantage. God's people display His love and concern (Isa 63:7; see also vss. 9-10).

“To find the meaning of life not in the accumulation of goods but in ‘friends,’ including those who suffer and live marginal lives, to be faithful in everything, from minor details to ultimate spiritual truths, from the proper management of household funds to the life of prayer—these are concrete existential possibilities. The surrounding verses [Luke 16] remind us of the radical principle: whoever is ruled by possessions has lost even the sagacity of the children of this world and cannot be counted among the children of light.”<sup>6</sup>

In contrast the Bible depicts Lucifer as arrogant, arbitrary, and selfish in the use of powers, authority, and resources. He acts from a narrow, uncaring perspective that excludes concern for others. He arrogates to himself powers that God has not delegated. The rich man in the parable acts in appalling ignorance of the plight of Lazarus (Luke 16:20-21).

---

<sup>6</sup> Eduard Schweizer, *The Good News According to Luke* (Atlanta, 1984), 256.

Satan has established a false covenant based on selfish interests.<sup>7</sup> As he takes control of the life, the divine covenant collapses.<sup>8</sup> Satan promotes the community of the self-centered in opposition to the community of the others-centered. Satan has the world (Rev 13:6-8). God has the church.

Stewardship widens in concentric circles. At the heart the individual exercises stewardship in response to a loving relationship with God. Stewardship of character and reputation teaches the world about God (Rev 14:12). Like Zaccheus, we vindicate God even if it goes against us (Luke 19:8-9). Paul advised individual Corinthians to be generous in their support of the cause of the church and reap the consequent blessing (1 Cor 16:1-3; 2 Cor 9:6-11).

Each member of the church regards the gospel as its prime resource and its proclamation as the most urgent priority. Members therefore use their person and personality, their purse, privilege, and position for the benefit of the message and mission of the church. The church is a congregating of individuals and effects its mission through individuals as well as through corporate action.

Resources may be spiritual, mental, or physical. Christian stewardship will subject personal resource and the resources of the church to a stewardship which reflects divinely established models.<sup>9</sup> As Christians, physical resources will reflect the knowledge of their source and purpose. We cannot exploit, overrun, annihilate, or manipulate animal or plant species without being accountable. The Lord held Israel in the time of Amos responsible for the rape of the land (Amos 4:7-10) and the desperate plight of the poor and powerless (Amos 2:6, 7).

### **The Family's Stewardship Role**

When God delegated stewardship of human and other life and the planet itself, it was to "male and female," the family (Gen 1:28-30). Not man by himself, or woman, but the family unit received the command to be true custodians. As the basic unit of society, the family holds responsibility for the preservation of civilization and culture and for the continuity of a system of law and security. The preservation of faith and the continuity of witness are equally precious resources. Israel placed the responsibility of preservation of the nation and its law on the family (Deut 6:4-9). Families may nurture and sustain hurting persons in a way that brings glory to God (2 Tim 1:16-18).

The family acts as a resource and witness base for the caring church. The

---

<sup>7</sup> Isa 28:15; see also Dan 7:25-26; Amos 5:7-12.

<sup>8</sup> Ezek 22:29; see also Luke 12:42-48; 18:22-23.

<sup>9</sup> Matt 19:20-22; 27:57; Jas 5:3; 1 Pet 4:10.

## **Stewardship: Resources and Responsibility**

---

---

parable of the prodigal son shows the differences that may exist even in the same family between a caring, compassionate father, a selfish, mean-spirited brother, and a wastrel (Luke 15:11-31). The family has a specific resource to share through hospitality (Luke 10:38-42; Acts 16:32-34). The joy that comes from sharing is unique and represents an opening of the windows of heaven (1 Tim 6:17-19).

### **The Church's Stewardship Role**

Through corporate action the church carries out its mission. The congregating of individuals into a church gives to that body an authority and a potential greater than the sum of its parts. The NT presents a model in which individual members entrust resources to the church for its use. For this purpose the Spirit gifts the member (1 Cor 12:12-13), and the life bears fruit. The member as a resource, and the resources of the member as a resource, provide the resources from which the church creates and carries out its mission (Heb 6:10; 1 Pet 2:9).

The local church has its authority and responsibility within the context of the wider, worldwide church. It does not operate in isolation from or defiance of the larger body. The sharing of mission and goals has always been at the heart of soul-winning growth (Acts 1:8).

The church faces, as never before, the danger of institutions taking priority over proclamation. The Laodecian church knows the size and strength of its institutional resource, and feels content (Rev 3:17). For all the richness of doctrinal truth, the effectiveness of structure and the strength of entities and organizations the church is a beggar in spiritual strength, blind, naked, wretched and so very needy.

If the gospel message has our priority then the agencies and institutions of the church will always subordinate their activities to that priority. When we see agency or institution as significant for its own sake apart from its contribution to the gospel, then the time has come to close down that operation, or sell it off, but not to let it continue to occupy our attention or resources.

### **The Pastor's Stewardship Role**

In the presentation of stewardship principles the church pastor holds a pivotal role. A sound theological understanding of the basis of stewardship and support for the church's approaches to stewardship will enable the pastor to bring members into a proper relationship to the use of all resources. Through example and sacrificial action the pastor will present the member with a model for stewardship (Phil 4:11-13).

The pastor will keep a wide view of the church's needs and purposes (2 Cor 8:1-5). Through the pastor's witness and example the member will see planned and sacrificial stewardship as the proper response to God's generous gifts. While the local congregation will have its own mission and objectives demanding the allocation of resources, these will be achieved without affecting the use of resources as agreed upon by the sisterhood of churches.

Paul did not hesitate to urge faithful stewardship on his churches (2 Cor 9:5-7). He commissioned his associates to be active in promoting and organizing the collection of funds (1 Cor 16:10-11; 2 Cor 8:16-21). He instructed other pastors on the importance of urging stewardship (1 Tim 6:6-10; Titus 2:9-10). Church members should understand where their resources originate and their responsibility toward others (Phil 17-21).

Jesus instructed His disciples on their stewardship responsibilities through parable and precept. He emphasized the stewardship of the gospel (Luke 19:11-27). He urged them to trust in the heavenly Father to give them their due (Luke 12:32-33). Jesus' words have special application to pastors because many of them were spoken in private to His immediate band of helpers.

The emphasis on the wise use of resources and their devotion to the cause of God and Christ recurs throughout the NT. The many stewardship parables, the stories in Acts, the warnings and admonitions of the Epistles and the visions of the Apocalypse all contribute to this theme. Stewardship becomes one way in which we respond to the love God has shown us in Jesus Christ.

## **Money, Possessions, and the Church**

### **Christian View of Material Wealth**

In Christ, God breaks the shackles that always make us seek to advance our own cause. He wants us unconditionally generous and thus truly free. The essential possession of the kingdom is being attached to nothing (Luke 14:33).

Jesus asks radical and startling changes in attitudes toward wealth and giving. Sell, He told the rich young ruler, and give to the poor (Mark 10:21). He called upon His disciples to renounce all (Luke 14:33; 12:32-33).

Jesus was against the accumulation of wealth for its own or security's sake, its selfish use, and the way it drains faith. He wants us to know that when we are most dependent on God, He can do the most for us. His concern for the rich is that they may never learn this lesson (Luke 6:24; 18:25). The Sermon on the Mount stresses that anxiety about worldly possessions should be the last priority of the child of the kingdom (Matt 5:42; Luke 6:35).

Jesus does not deplore riches but rather the selfish, uncaring use of them,

or the way they put at risk the ability of the rich to respond to the gospel. The poor should have the compassion and practical support of those with resources. Stewardship should be exercised with compassion and without arrogance.

### **Apostolic Examples and Practice**

In the apostolic church, planned use of resources happened almost immediately. The sayings of Jesus still burned fresh in their minds. Only the willingness to share wealth permitted the continuation of the mission God had given them (Acts 2:44-45). They had to love each other, practice self-renunciation. They believed that they lived at the cusp of the end, and even though the years to go were not numbered they should disdain the needs of the present age.

Barnabas sold a property and put it into the common fund (Acts 4:36-37). The property must have had considerable value and made a big impression. The Greek widows brought their own crisis to the community. They solved it by budget and delegation. The early church identified a stewardship problem, worked out a decision owned by all, and then implemented it: a model of some significance for later church leaders.

The early church supported its workers in three ways. They had the right to a living from congregational support just as the priest had right to the tithe and other temple gifts (1 Cor 9:13). The churches sent freewill gifts (Phil 4:15, 16). Paul worked at his trade to support his ministry (1 Cor 9:6-7). No clear picture emerges of organized support for gospel ministers, but the elements for it are present.

Paul's refusal to accept support from churches where he was serving resembles Adventist policies which pool tithe funds so that they lose church identity, and then pay the pastor. He had no time for selfish, greedy evangelists and preachers (Acts 20:30-35).

The organization of gifts for the church at Jerusalem demonstrates concerted stewardship (1 Cor 16:1-3; Acts 24:17). Paul urged personal budgeting to the Corinthians (1 Cor 16:1-3). He viewed stewardship as a vital part of his ministry and promoted it among his churches.

Corporate action had arrived. "It is interesting that Luke speaks of *the Church* throughout this whole region. The church could think of itself as one organism, or as a set of local groups in union with one another (cf. Gal 1:22; 1 Thess 2:14)."<sup>10</sup>

The OT view of Israel as the community of God's choosing is adopted in

---

10 I. Howard Marshall, *Acts: An Introduction and Commentary* (Leicester, 1980), 177, author's emphasis.

the NT and accepted as the model for the church. “The story recorded in Acts is seen as *standing in continuity with the mighty acts of God recorded in the Old Testament and with the ministry of Jesus.*”<sup>11</sup>

The NT insists that it is impossible for the Christian to have an effective and appropriate stewardship except through the church. The church is the house of the Spirit (Eph 2:19-22), and when we seek to build an edifice of our own choosing through good deed or action we labor in vain (Ps 127:1-2).

### **Wrong Use of Resources**

Acts provides several examples of the wrong use of resources. The familiar story of Ananias and Sapphira shows what happens when individual choice and selfishness take precedence over the decisions and agreements of the church. Luke uses the word “church” for the first time in connection with this incident. The community had agreed on the rules for the sharing of possessions. Ananias and Sapphira broke them.

Simon tried to buy church office and power (Acts 8:18-23). James also demands no favoritism (Jas 2:1-6). All too often wealth leads to arrogance and insensitivity, but worst of all to self-reliance and neglect of humility and dependence on God.

The story of the girl possessed with an oracular spirit (Acts 16:16) ought also to be clear. The girl’s handlers saw advantage in tracking along with Paul and Silas. They became parasites on the mission of the church, drawing off funds and support. Paul quickly put a stop to this parasitic voice.

In the famous passage in 1 Timothy 6:3-10 he assails those who seek personal gain. They go on the preaching trail for the money, the love of which is the root of all evil. All too easily wealth causes us to trust the arm of flesh (Jer 17:5). Paul urges that we regard possessions as if we did not even own them (1 Cor 7:29-31), enjoying them but not bound by them or to them because the “time is short.”

## **Seventh-day Adventists and Stewardship<sup>12</sup>**

### **Systematic Benevolence**

The first official appeal for financial support for the early Seventh-day Adventist movement came from James White in a presentation on “Gospel Order.”

---

<sup>11</sup> Ibid., 23, author’s emphasis.

<sup>12</sup> Largely based on a document prepared by Arthur L. White, *Highlights of the Beginnings of the Tithing System*, (Silver Spring, MD: Ellen G. White Publications 20904).

Called “systematic benevolence” the 1859 plan proposed a scale of weekly amounts. The scaling was intended to reflect the differences in the financial conditions of the members.<sup>13</sup> In 1861 James White proposed a tithe, a tenth of their income.<sup>14</sup> For the next two decades the tithing principle formed the basis for systematic benevolence even though not frequently stressed, most likely because of lingering doubts about its application after the cross.

### **Tithing: An Enduring Obligation**

By 1875 Ellen White was presenting tithe as an enduring obligation like the Ten Commandments.<sup>15</sup> A special session of the General Conference held in early 1876 shifted tithe from ten percent per year of the valuation of property to ten per cent of actual income.

As early as 1864 James White was arguing that all systematic benevolence funds be placed with the conferences or General Conference.<sup>16</sup> Ellen White, in a highly significant testimony stressed the sacredness of tithe and the need to use it to support the gospel minister. This testimony helped bring a consensus in the church that tithe should be used for the support of God’s ministers.<sup>17</sup>

In a landmark action at the General Conference Session in 1880 local churches were barred from using tithe to erect or repair church buildings.<sup>18</sup>

In 1897 a testimony from Cooranbong in Australia brought light that the tithe should be used solely for the “support of the ministers,” and “is not to be used for any other purpose.”<sup>19</sup> Further counsel followed which urged the point more strongly.<sup>20</sup> The stress throughout this formative period was on the exclusive use of tithe for gospel ministry. To this day the church seeks to protect and preserve tithe for the purposes allocated by inspiration.

### **Modern Budgeting and Church Right**

At the heart of caring and responsible financial stewardship lies the modern concept of budgeting. First priority in all church-orientated budgeting goes to tithing. The individual returns it, the conference pools it, the gospel ministry

---

13 *Review and Herald*, February 3, 1859, 84. Adopted at the General Conference June 4, 1859. Reported in *Review and Herald*, June 9, 1859, 59.

14 James White, *Good Samaritan*, no. 5, January 1861.

15 Ellen G. White, *Testimonies for the Church* 3 (Mountain View, CA, 1885): 404-5.

16 *Review and Herald*, November 29, 1864.

17 *Review and Herald*, January 15, 1880.

18 *Review and Herald*, October 14, 1980.

19 Ellen G. White, *Special Testimonies*, Series A, no. 10, published by the General Conference Committee, May 21, 1897, 16-19; also *Manuscript Releases* 1 (Washington, DC: Ellen G. White Estate, 1981): 182.

20 Ellen G. White, Letter 81, 1897.

uses it to advance the mission of the church. Sharing begins with the individual and extends throughout the system as the basis on which we have carried our message to the farthest corners of the globe. Percentages of income are used as budget guides for other aspects of church work. Freewill offerings contribute large amounts to specific projects.

“When all are faithful in giving back to God His own in tithes and offerings, the way will be opened for the world to hear the message for this time.”<sup>21</sup>

The right of the community of faith—the church—to determine the use of its financial resources and the basis on which they are contributed by members has a firm biblical base in both Old and New Testaments. The church is not an alternative, either acceptable or otherwise, for entrusting with the use of resources. The mistakes of Israel did not abrogate tithing or make its use an option for the individual Israelite. Inequities in the early church did not mean that a church-approved system did not or should not exist (1 Cor 9:1-13).

The tension that builds through perceptions of each other’s abilities in the use of resources is natural enough. However the Word is clear: The church is God’s authorized agency on earth. Church members will entrust tithe and other resources to those appointed to lead, otherwise mission and progress will either become hit-and-miss, or worse still, will grind to a halt.

### **Accountability**

In any system of stewardship there is accountability. The stewardship parables of Jesus all climax in the steward or stewards being brought to account.<sup>22</sup> The Christian must give account, not only for obedience and holy living, but also for the use of resources (1 Cor 4:1-2).

Accountability within the church is achieved through various methods:

1. Time and process determine the wisdom of the use of resources.
2. Specific assessment processes exist. The treasurers in Nehemiah’s Jerusalem (Neh 13:12-13) and the deacons of the early church spread responsibility and provided checks and balances (Acts 6:1-5). The modern church has its treasurers, managers, and auditors; its financial statements, business meetings, and sessions.

---

<sup>21</sup> White, *Testimonies for the Church* 6 (Mountain View, CA, 1900): 450.

<sup>22</sup> Matt 24:45-51; 25:1-46; Luke 12:35-48; 19:11-27; and others.

## God's Gold in Your Hand

The question of what God requires with regard to our possessions, how we use them, and the results of such usage rose immediately after the entry of sin. Cain attached value to the produce of the field, equated that value with a kid or a lamb and offered it to God in place of what the Lord had commanded (Gen 4:3-7). Before long Cain had accumulated and exchanged enough wealth to build the city of Enoch.

### Care of the Less Fortunate in Israel

Very early in Israel's history God commanded special care of orphans, widows, the poor, and the displaced aliens (Deut\* 14:29; 16:11, 14). The prophets accused Israel of exploiting the widow and the alien.<sup>23</sup> The failure of Israel to bracket the weak and deprived into the covenant relationship is a running sore to which the prophets repeatedly point.

In the care of the land and the harvesting of grain they were to leave space for the poor to benefit. The poignant story of Ruth and Boaz pivots around these provisions of the law (Lev 19:9, 10; Ruth 2:7). Through the jubilee year provisions God sought to preserve the patrimony of all, including the poor (Leviticus 25).

In yet another OT look at stewardship Proverbs deplores laziness and urges application to work and self-improvement. The epilogue to Proverbs extols the virtues of wifely stewardship (Prov 31:10-31). Application has its rewards and laziness its sure results (Prov 20:4). The stewardship of knowledge, skills, powers, and authorities recurs in the wisdom literature (Proverbs 11 and 12; many other passages). The poor need special protection (Prov 14:31), and the oppressor has a certain fate (Prov 22:16).

God required Israel to support the cult. The sinner brought animals, cereals, and oil for ceremonial purposes. If sin lay at humanity's door, then the people must provide the sacrifices that dealt with sin.

God fought Israel's battles. The resources of the nation were at the disposal of their Supreme Commander. However when they rejected a true theocracy and looked for the visible trappings of nationhood their kings required, the monarchy competed with God for the nation's loyalties and resources (1 Sam 8:10-18).

---

<sup>23</sup> Jer 7:6; Ezek 22:7; Zech 7:10.

### **Tithing in Patriarchal and Mosaic Eras**

We first hear of tithing in the Bible record when Melchizedek accepted from Abraham a tenth of the booty from his defeat of the four kings (Gen 14:18-20). Melchizedek tithed Abraham (Heb 7:6). The tithe was his because he was “priest of God Most High.” Tithing formed part of the laws, statutes, and commandments that Abraham obeyed (Gen 26:5). However we have little information on the patriarchal system of tithing. Its purpose remains obscure.

Jacob understood the command to return a tenth of all increase (Gen 28:22). He had failed to obey the requirement but now made a decision, not just to return tithe, but to keep on doing so. Who received the tithe we do not know, let alone its purpose and use. However he returned 20 years later a wealthy man with family, flocks, servants, and great herds of cattle.

The picture becomes much clearer in Leviticus 27. The tithe is holy unto the Lord. Tithe cannot be vowed, it already is the Lord’s (Lev 27:30-34).

Numbers 18 clarifies the purposes of the tithe. Tithe belonged to the Levites and priests. Both devoted their service totally to the Lord. They had no patrimony in the land (Num 18:20-29).

Deuteronomy speaks of a tithe eaten by all the people “before the Lord your God in the place that the Lord your God will choose” (Deut 12:17-18; 14:22). This tithe had different uses from the tithe required in Leviticus and Numbers and called for in Nehemiah and Malachi. The people set aside a provision from this tithe for the orphans, widows, and needy (Deut 14:22-29; 26:12-15). Even aliens could benefit from this tithe. The wide usages for this tithe has led many to call it a second tithe to distinguish it from the first or levitical tithe. The scriptural material is complex but leaves no doubt about the requirement to return a faithful tithe.

“The consecration to God of a tithe of all increase, whether of the orchard and harvest field, the flocks and herds, or the labor of brain or hand, the devotion of a second tithe for the relief of the poor and other benevolent uses, tended to keep fresh before the people the truth of God’s ownership of all, and of their opportunity to be channels of His blessings.”<sup>24</sup>

### **The Storehouse System**

The Scripture links faithfulness in tithe with spiritual regeneration. During Hezekiah’s revival the call went out for faithful tithing (2 Chr 31:2-20). As part of the renewal of Israel after the return from captivity Nehemiah called

---

<sup>24</sup> Ellen G. White, *Education* (Mountain View, CA, 1903), 44.

the people to faithfulness in tithing. Both Hezekiah and Nehemiah reestablished the storehouse system (Neh 10:37-39).

Nehemiah appointed a representative group to administer the storehouses, receiving, storing, and dispersing the tithe (Neh 12:44). They came from different backgrounds: one a layman of rank, another a priest, a third a secretary, and the fourth a Levite. In both cases once the storehouse system was back in place, the spiritual life prospered.

Malachi calls for faithfulness to the storehouse as well as in tithes and offerings (Mal 3:6-12). The windows-of-heaven promise establishes a close link between tithing and the material prosperity of those who practice it faithfully.

Malachi doesn't intend his promise as a switch to turn on prosperity and pest control. The promise relates directly to the blessings and cursings of Deuteronomy 28. While many will gladly recount a personal fulfillment of the promise, it is as the Lord pours blessing on latter-day Israel because of its faithful stewardship that the promise comes into its own. The call to storehouse tithing urges the reestablishment of the proper relationship between God and His people. In that relationship all will feel the showers of blessing (vs. 12).

### **Apostolic Church**

While the only references to tithing in the NT do not directly address its use, nothing indicates that the early church ignored or annulled the practice.

In His attack on hypocrisy what troubled our Lord was not the meticulous tithing of the Pharisees and scribes, but their neglect of "justice, mercy, and good faith" (Matt 23:23). Matthew wrote his gospel 35-45 years after the crucifixion, and well on into the life of the early church.

Hebrews makes much of Melchizedek as a type of Christ (Heb 7:1-19). The superiority of Jesus over the Levitical system and the priesthood is the issue. Abraham, Levi's ancestor, was tithed by Melchizedek; therefore Melchizedek is superior to Abraham and the priesthood.

Hebrews seeks to determine who was superior on the basis of who paid tithe to whom. Jesus is a priest forever in the succession of Melchizedek (Heb 6:20). The Christian is put in relation with Christ in the same way that Abraham was put in relation with Melchizedek (vss. 18, 19).

Tithe lies behind Paul's calls for proportional giving (1 Cor 16:1-3). He also calls for gifts to be put into store and held apart until he came for them. Proportion and storehouse are essential elements of tithing.

Paul asserts the evangelist's right to support from the church (1 Cor 9:13-14). The analogy is the priests' right to a share in the temple offerings including the tithe.

### **Modern Church and Tithing Practice**

When the modern church requires tithing of its members it calls on both Old and New Testament models and principles. However the use of tithing in the Bible changed from age to age. The church takes the biblical requirements and principles and gives them application in today's world.

#### **Tithing: An Act of Faith**

Tithing represents life itself—sinew, muscle, bone, brain—reduced to negotiable form. The patterned returning of a tenth of the increase places tithing on a rational basis. So does the limiting of tithing to the gospel ministry. God's stewardship has plan and purpose, so must ours. However this does not exclude the element of faith; in fact it demands faith. Tithing runs counter to the accepted wisdom of the age. To render to God what is His is an act of faith through which we express our understanding about the source of all resources.

God would have us see the whole world and every neighborhood as our witnessing responsibility. A global strategy for the church will include every people group and each person. The gospel commission widens from Jerusalem to the whole world. It also widens from every people to all persons. God does not need to create new resources for us to do His work. He has provided and provided again. What we need is the willingness to use what He has given, and where others lack, to share what we already possess. Stewardship provides the answer to the gospel commission through intelligent, purposeful, and planned sharing.

But stewardship does not end there. The world around us needs our considered and careful stewardship. Plant and animal life, the ecology, natural resources, the acquiring and use of knowledge and skills, the application of powers and authorities are also the concern of the Christian.

We know that Christ's return is close. The world decays around us, but the future passing of years is unknown to us. The imperative of stewardship rises in urgency as the end comes nearer. To hoard or squander resources when life and the future is uncertain mocks at intelligent and rational thought. To hoard or squander resources when the end is approaching represents a denial of God's purpose in entrusting them to us.

### **Issues in Contemporary Stewardship**

#### **The "Greens" and Natural Resources**

*The Problem: Some natural resources are being consumed, destroyed, or*

*extinguished at such a rate that the effect will be noted in the short term. How should the Christian relate to such a serious issue?*

The problem has an exquisite edge to it for Adventists. Belief that the return of Christ is near could make it appear irrelevant, while belief in the general decay of the physical world as the Advent approaches may make it seem irreversible.

God's very specific care for the sparrow forcibly suggests that we also have responsibility to know and care for all the variety of life on the planet. Within the covenant concept of acting in favor of the neighbor, the Christian will do all that can be done to protect the welfare of others. In resource issues the voice of the church should be heard more often and with greater force.

The use of recyclable products, abstention from the use of environment-damaging products or processes, involvement in projects that enhance the environment, study of rare and endangered species and their protection would be appropriate for the Christian.

The Third World complains that prohibiting or protecting the use of resources inhibits their development. The poor are being asked to stay poor. For this reason the church will always speak from the best available information and with sympathy toward those affected by such issues.

Development of church-owned resources needs proper research and evaluation. Organizations like ASI might well take time to discuss with Adventist business persons their responsibility for the environment and resources. Church institutions should take affirmative action in instituting practices that protect the environment and welcome regulations that achieve that goal.

Our vegetarian diet is resource sympathetic. Our emphasis on a modest and abstemious lifestyle will prolong resources.

A shoulder shrug at resource issues because Christ is coming soon hardly represents Adventist thought and theology. We will do all we can to show stewardship of diminishing and vanishing resources and will use with moderation those that are renewable and plentiful.

### **Tithe and Taxation**

*The Problem: Should tithe be calculated against income before tax is paid or after? In some countries taxation levels in the higher brackets can actually turn net income into net loss if tithe is applied to income before taxation.*

Jesus commands us to give Caesar as well as God his due. Christian stewardship denies any attempt to evade tax. It views the support of government as an obligation, and in most matters, a privilege.

The Bible says clearly that tithe applies to all increase. No deductions could

be made for the king's tenth. The herds and flocks passed under the counting rod and every tenth was the Lord's.

Government provides many services which make businesses and professions possible. Christians should consider it a privilege to pay taxes for their own benefit and for the good of their nation or community.

In the operation of many businesses the owner draws a fixed salary and allowances, the rest of the profits going back into the business. Tithe would be paid on the salary, with an annual calculation of the increased capital value of the business. The owner could either elect to return tithe on the increased value annually, or when the business is disposed of, at retirement, or when a cash amount other than salary is drawn from the business. Any profit sharing would be tithed.

In other cases "increase" on which tithe should be returned would correspond with taxable income.

The practice of Adventists is to tithe before tax. This corresponds as closely as possible with the practice in the economies of the Bible. In those situations where tax levels approach 90 percent of income then tithe after tax would be appropriate. Little is gained by comparing the United States (tithe tax-deductible) with the United Kingdom (tithe not tax-deductible, but a covenant system does give some added benefit to the denomination but not to the individual), or with Australia (most church contributions are not tax-deductible). Most Adventists defer returning tithe on capital gains until the gain is realized either in cash or in transfer to another investment. This defers tithe until retirement or even until the settlement of a deceased estate. Many Adventists make provision in their wills for the return of tithe on capital gains.

### **What Is the "Gospel Ministry"?**

*The problem: The biblical principle involved says that tithe should be used for the gospel ministry. How should we define gospel ministry? As the employed ministers and infrastructure that supports them? As all those church-run activities that support or advance the mission of the church?*

Israel restricted the use of the tithe to priests and Levites. The comments on tithe in the NT indicate that the church understood the OT principle.

If you take a small quantity of pure gold you can beat it so thin that it will cover a comparatively large area. Likewise, the intellectually acute can make "gospel ministry" cover just about any activity of the church. The little squares of gold leaf that devotees layer onto the Buddha in Rangoon's Golden Pagoda have virtually no value. Tithe spread everywhere would paper all the church's enterprises with the label "gospel ministry" but would have little practical value.

What the church seeks to avoid is putting the tithe umbrella over too many of its enterprises.

The direct benefit the local church receives from the tithe is its share of the ministering that the conference or mission provides. Many ministries of the local church are its responsibility without access to the tithes. Attempts to equate ministry received from tithe sources with tithe contributed denies the basis on which the Seventh-day Adventist movement has prospered and grown—the sharing of the tithe for advance and mission.

“This spirit of unsectional liberality should characterize the churches today. They should continually keep the burden on their souls for the advancement of the cause of God in any and every place. Benevolence is the very foundation of the universe.”<sup>25</sup>

The mission of the church has prospered on the tithe-sharing system. This shares the tithe with weaker sister churches or to assist in the world mission of the church.

### Where Is the Storehouse?

*The problem: The claim is made that the conference/mission is not necessarily the storehouse in the biblical sense. In fact this claim states that any organization involved in gospel ministry may qualify as the storehouse for the receipt and control of tithe.*

The clearest picture of the storehouse occurs in Nehemiah. Nehemiah depicts a centralizing of tithe and distribution from a central locality. When he records the setting up of tithe barns in towns and villages they still fell under the control of the central authority.

In 1984 the General Conference Annual Council action addressed the issue of the storehouse.<sup>26</sup> The storehouse (conference/mission treasury) receives the tithe from the local church as an act of worship by the members. Where members send tithe to other organizational levels (union/ division/General Conference) those organizations return it to the conference/mission of the member. The same holds if a member sends to organizations such as the Voice of Prophecy and Christian Record Braille Foundation.

If the member seeks to restrict the use of tithe in any way contrary to church policy the organization returns that tithe to the member with a plea not to undermine the church’s policies and leave the way open for questionable practices in the administration of the tithe. Leaders who fail to follow

---

<sup>25</sup> Ellen G. White, *Sketches From the Life of Paul* (Washington, DC, 1883), 175.

<sup>26</sup> *Tithe Funds—Administration/Use of*, Annual Council General Actions, 1984, 72-76.

agreed practices may be subject to discipline.

A significant number of independent ministries have grown up either within or on the fringes of Adventism. Some refuse to accept tithe and faithfully return it to the conferences when it is received. Others accept all that isn't specifically declared tithe. Others openly push their ministry as a "storehouse." In doing so the latter group particularly displays one important characteristic of offshoot movements and on that basis disqualify themselves as a storehouse for tithe. While independent ministries have a significant role in the church, they have no right to prey on the church's tithe and other resources.

The church views solicitation of funds other than tithe for independent ministries differently. They will request from church administration approval to solicit. They will be in harmony with the principles and doctrines of the church and be members in good and regular standing. They will demonstrate loyalty to church organization and structure and respect and support the financial policies of the church.<sup>27</sup> Some independent ministries make no public disclosure of financial statements or reputable auditing process. Good stewardship would require members to look very carefully at all independent ministries to make sure they abide with church provisions and proper accounting and auditing standards.

Some local congregations have made a claim to being a storehouse. Generally they remit most of the tithe to the conference/mission but also claim the right to disburse some of the tithe for their own ministries. Even Nehemiah's regional storehouses did not use the tithe for anything except the priests and Levites. Such churches ignore the will of the sisterhood of churches.

The writings of Ellen White approve a use wider than pastoral/evangelistic salaries and expenses. However in a sisterhood of churches that now circles the world the need for controls and agreements should take precedence over independent congregational decisions.

The sisterhood of churches known as the conference or mission adds to the sisterhood by sharing tithe, the basis on which it was first established. No congregation has the right to regard itself as self-initiated and self-affirmed.

The Seventh-day Adventist Church has spread its message around the world on the basis of systematic stewardship. Though at first it seemed an impossible mission, under God's blessing the resources have multiplied overcoming geographical, physical, numerical, and social barriers. Financial barriers have succumbed to policies of sharing the tithe, sacrificial freewill offerings, responsibility, and accountability.

---

<sup>27</sup> Ibid.

### Organizational Stewardship

*The problem: Recent events have raised issues about the ability of church leadership to use monies wisely. If leaders can't be good stewards, doesn't the member then have the right to exercise independent stewardship which surely will not be any worse than the leaders? And what about the investment practices of the church?*

The scandals surrounding the misuse of denominational funds in the Davenport investments, the collapse of Harris Pine Mills, and more recently, the mounting debts of the Adventist Health Systems have raised serious questions about the business acumen of church leadership. Fortunately very little tithe money has been involved. The church operates a fund accounting system that permits the use of tithe to be traced throughout the church financial structure.

Many church members speak of their loss of confidence in leadership's ability to run the financial side of the church. In defense, we observe that the church has operated and continues to operate a massive international enterprise with considerable skill and success. Hard lessons have been learned which it is hoped will protect the church in the future.

In establishing its work outside of North America the church generally insisted on a debt-free operation. The financially strong South Pacific Division operates on a debt-free basis. Its hospitals and commercially prosperous health food industry both are debt free except for internal borrowings. Over the past decade the General Conference has again reviewed its policies on borrowing and lending. Where these policies are strictly adhered to the risks to the church are quite small.

General Conference investment policies are conservative. Their very strictness has led some laypersons and church leaders to claim that they could do far better for the church. The results of that kind of thinking can be dangerous (this argument was used by investors in Davenport). Divisions operate under General Conference policies that protect them from the shocks and trauma of risky and wildly fluctuating markets. Where stocks are held by the church, they are now under strict review and are evaluated for ownership against the general world-view and standards of the church.

"I was shown that it is a dangerous experiment for our people to engage in speculation. They thereby place themselves on the enemy's ground."<sup>28</sup>

The sums of money being handled have reached very large proportions.

---

28 White, *Testimonies for the Church* 4 (Mountain View, CA, 1885): 617.

The church has addressed this in three ways. First, we now employ well-trained and highly competent financial officers in church offices. Secondly, we contract with reputable financial organizations for needed investment, auditing, and other services. Thirdly, the number of laypersons of business competence advising the church is continually growing. None of these three protect the church completely. For example the Auditing Service of the church did not have access to the records of Harris Pine Mills in time to prevent its collapse. Apparently competent laypersons were on the union and conference executive committees in organizations most affected by the Davenport debacle. Nothing takes the place of wise and careful stewardship, though each helps.

### **Use of Tithe by the Church**

*The Problem: The use of the tithe by the church seems so complicated compared with scriptural clarity. What does the church do to protect the tithe for its divinely appointed use?*

As reviewed elsewhere in this chapter tithe has been restricted to pastoral ministry through the past one hundred years of our history. In the mid-1970s a careful review of current practice began. This has led to the Annual Council voting a fairly specific and comprehensive statement on the use of tithe. Ellen White's statements in the last decade of the nineteenth century form the basis of this statement.

The policy requires that 100 percent of the tithe received by the local church be returned to the conference/mission. Ten percent of this goes to the union and ten percent of the union's share goes to the General Conference.

Up to 20 percent of tithe received by the conference/mission is shared through the division to assist in various aspects of the church's work, including world mission, but always in pastoral/evangelistic activity.

The church carefully defines pastoral/evangelistic activity:

1. Salaried workers serving as pastors and evangelists.
2. Support staff for pastoral/evangelistic work such as departmental directors.
3. The conference share of the literature evangelists' benefit fund.
4. Youth camps and camp meetings.
5. Conference/mission operating expense.
6. Evangelistic and conference/mission office equipment, but not other equipment.
7. Bible/religion teaching and support staff in schools. This is further defined as being:
  - a. Primary schools—up to 30 percent of total salaries and allowances

- of principals and teachers. Some divisions set lower limits. For example the South Pacific Division sets its maximum at 15 percent.
- b. Secondary schools—the equivalent of the total salaries and allowances of Bible teachers, resident hall deans, and principals.
  - c. Colleges and universities—the equivalent of total costs of Bible departments, residence hall deans, presidents, and deans of students.
  - d. Higher amounts may be given with division authorization when the school has a large proportion of non-Adventist students and is operated as an evangelistic outreach.

8. Retired employees.<sup>29</sup>

Tithe accumulated in the storehouse (conference/mission, union, or General Conference/division, and even the local church before the tithe is remitted to the conference/mission) frequently earns interest. While, as a general rule, interest and investment income from tithe monies is not considered tithe, in several situations these are treated the same way as tithe. Individuals who must keep large sums of tithe until an appropriate occasion to return it will include the interest as tithe. In economies with runaway inflation interest on tithe is treated as tithe.

Even though tithe passes between organizations, every cent of tithe money is accounted for and applied to tithe purposes. The fund accounting system of the church permits the tracing of tithe funds through all levels and all remittances, appropriations, and transfers.

## Priorities in Stewardship

Creation declares mankind to have been made in God's image. Our stewardship therefore models His.

1. Love governs all God's relationships with His creation. Following the command to love God and the neighbor, the Christian also honors His covenant.
2. God nurtures and sustains His creation: Therefore do likewise.
3. All resources interrelate. Do not despise any resource, even though at any one time, one resource may have greater importance than another.
4. The Scriptural principle of delegation of resources applies to all resources. They are held in trust from God. They are to glorify His name, and show in the believer the image of the Creator.
5. The primary mission of the church is to win the world to Christ.

---

<sup>29</sup> *General Conference Working Policy*, 1988-1989, 493-501.

Christians will subordinate resources to this primary goal. Oil slicks and Muslims may both relate to the mission of the church, short term or long term. The gospel has little impact on a starving Somali, but the gift of grain may open the way for the gospel.

6. The covenant command to love the neighbor directs resources away from personal gain to the welfare and salvation of others.

7. The principles of financial stewardship relevant to a rural society may be effectively applied to a complex urban society.

8. Scripture calls for the intelligent and systematic application of resources to the cause of Christ.

Above all, as God has given His Son to activate and effect our salvation, thus showing His faithful love, He asks back resources for His cause and glory. To love as He loves, always with sacrifice and the welfare of others in view, is the essence of responsible stewardship.



## Bibliography

- Adventure in Sharing Resource Kit*. Valley Forge: World Mission Support, American Baptist Churches in the U.S.A., 1989.
- Brackett, John K. *On the Pilgrim's Way: Christian Stewardship and the Tithes*. New York: Stewardship Unit, The Episcopal Church, 1989.
- Christian Journal of Stewardship*. New York, Commission on Stewardship, NCCCC, published annually.
- Leadership* 8 (Winter 1987). Entire issue devoted to various aspects of church finance.
- Rees, Mel. *God and Man Unlimited*. Washington, *Review and Herald*, 1982.
- . *Money and the Christian*. College Place, Color Press, 1984.
- Robinson, Haddon. "Preaching Sense About Dollars," *Leadership* 10 (Fall 1989): 90-94.
- Schaller, Lyle. "The Changing Focus of Church Finances," *Leadership* 2 (Spring 1981): 12-24.
- Vallet, Ronald E. *Stepping Stones of the Steward*. Grand Rapids: Wm. B. Eerdmans Publishing Co., 1989.
- Werning, Waldo J. *Christian Stewards: Confronted and Committed*. St. Louis: Concordia, 1982.
- . *Supply-Side Stewardship: A Call to Biblical Priorities*. St. Louis: Concordia, 1986.
- White, Ellen G. *Counsels on Stewardship*. Washington, DC, 1940.
- Wilmer, Wesley K., ed. *Money for Ministries*. Wheaton: Victor Books, 1989.